

MARRIAGE INSURANCE.

Premiums Paid on Matrimony—How it Works—Effects in the Rural Districts of Pennsylvania.

Correspondence N. Y. Sun. Marriage insurance is becoming as contagious in Pennsylvania and adjoining states as death-bed insurance; there is likely to be as much criticism of it. In some counties the judges refuse to grant charters to the marriage insurance companies, but the parties who are refused apply in a neighboring jurisdiction and are successful. They readily procure a charter or license to go into the business of guaranteeing single young men and women \$1000, more or less, when they marry.

Soliciting agents find it very plain sailing in the country districts, and do considerable business among young women by assuring them that young men seeking wives invariably select a young woman who has had sufficient business and judgment about her to get herself insured in time. The consequence is that the young women pay over their hard-earned dollars and then revel in the hope that very soon a young man will come along hunting a wife; that he will select her; that she will get \$1000 soon after her wedding-day from the company, and that little fortune will be so very handy to have in the house to buy a parlor and bedroom set, carpets, a horse, and a few cows, and many odds and ends to start married life with.

These concerns, more properly, should be called guarantee companies. They do business with unmarried people. No capital is required to start a company more than is necessary to pay for a charter, furnish an office, pay for the printing of a lot of blanks, circulars and letter-heads, and start out a lot of agents. A few hundred dollars is sufficient. Agents scour the country, scatter the splendidly-worded circulars broadcast, and in a few months 1,000 young people have joined class A and paid \$4 each to become participating members. Some companies do not charge as much. Out of this \$4,000 paid in the agents receive their very large percentage for commissions, say \$1,000, and the balance goes to the directors. Whenever any one member of class A is married, he or she sends in the certificate of marriage, duly witnessed by the local agent, and the company at once proceeds to collect \$1 from each of the 999 other members of that class. They promptly respond, and the directors, after deducting 20 per cent. of the \$999 so collected, send the balance to the member who is married. The company is expected to do this if it is governed by honest principles of business. Hence the directors receive nearly \$200 from every member who marries, as their charge for collecting the assessments. Some companies with less brass charge but ten per cent. for collecting assessments, and return about \$900 to the beneficiary. The better kind of company charges 5 per cent. The person marrying drops out of this class and as fast as marriages occur new members are substituted to keep the class of 1,000 full. Some successful companies keep three full classes going. Children 13 years of age are received as members and assessed so much. The younger the person in the less the rate, and the older the higher. The officials pretend to have a system, based upon careful calculation, as to marriage probabilities, just the same as the old life companies have as to death probabilities.

Hence it will be seen that a young woman engaged to be married a year from date may join a company, pay her initiation fee, run the chances of half a dozen assessments, and when she is married she will receive, if she is fairly dealt with, about \$900. If her intended is smart, he, too, will join a company, and he, too, will receive \$900 sixty or ninety days after sufficient proofs have been received of his marriage.

Thus far the experience of some young men and young women are interesting. A Schuykill county young lady left her home because she could not bear to be ridiculed about her misfortune with her intended. She thought she was to be married last month, but the young man ran away and left her. Now she has neither the \$900 that she would have received nor a husband. The details of her bad luck leaked out, and she went to Philadelphia to escape the taunts and jibes of her ruder acquaintances.

Across in the next county, Lehigh, two young people were married. They belonged to different companies. The less than thirty days they found and separated, but the proofs of their marriage had been sent in to the home office and in due course of time each received the amount of money due, and they are now separately enjoying it. The young woman is off on a trip to Europe, and the young man started a harness-making shop. There are many who now charge that the young woman just married to get her money and never intended to live as a wife to that man. Some say that she boasted of the trick she was going to play to get money to see Paris.

A young woman of Lehigh county was compelled to withdraw from her class membership because, she said, she had 103 assessments in two months and to pay \$4 for each was a tax heavier than she could bear. "Why, it seems to me," said she, "that all the members of our class were getting married at once. My father refused to help me any further, so I was compelled to drop out of the class after I had paid \$83."

An industrious young mechanic, working in the shops in this borough, joined a company sixteen months ago. The month ago he was married, and on yesterday he received \$900, which he is using to improve his home. He said: "I am about \$730 ahead of the investment, and I consider myself lucky. It is all right for a young man to go in. If his girl 'backs on him' he can very easily get another, and he will do so rather than continue to pay the heavy drain of the assessments. But a modest young woman can't go courting and choose a husband as a man can a wife. If she has a fall-out with her intended, or he deserts her, she has got to wait until another man offers." A gentleman who is largely interested in the business made this statement: "The business is perfectly legitimate. A thousand unmarried people agree to pay \$1 to each member of the class as soon as they are

married. We simply do the organizing and collecting, and charge a small percentage for it. No bad results are at all likely to happen, as in the wild death-bed insurance, so-called. Some companies have it so arranged that if persons do not get married in a certain number of years, they will be entitled to quite a nice sum in time, which the company will pay. There may be some companies that may have been imposed upon, as we hear of, and which you say you also have heard about, but nearly all the companies are very strict, and do not take people without any character or who have no respect for the marriage vow. The companies hereabouts are all honest and trustworthy."

THE YELLOWSTONE.

Explorations of That Wonderful Country—A Rattle of the Custer Fight.

Sioux City Journal. Judge Akin comes back from the Yellowstone country laden with information about this new part of the northwest. A reporter who was favored with an interview yesterday is enabled to give the following particulars. Glendive, the present terminus of the Northern Pacific on the Yellowstone, is lively. There are already fourteen graves in the cemetery, and the deceased, excepting two children, all died with their boots on. Besides the railroad buildings there are thirty houses in the town at twenty-six of which whiskey straight is sold.

The route of the railroad above Glendive follows the valley on the south side of the river. The river is not crossed until Huntly is reached. In some places the bluffs run down steep to the river, and in places the engineers were seen from the steamer hung over the bluffs by a rope around their waists while they located a line. This bluff soil is sliding and treacherous, and it will be difficult to maintain a road after it is built.

The valley is from five to fifteen miles wide, and the soil proves excellent for crops. The Crow Indians are not friendly to the railroad that is being built over their reservation, and there is talk about an Indian war by the disappointed settlers on the north side who expected the road to be built on their side of the stream.

The judge went up on the steamer Terry to Fort Custer on the Big Horn river, within fifteen miles of the Custer battle-field. The country there is rugged and forbidding, and the climate subject to sudden changes. One day after sweltering through a temperature of 110° in the sun there was a frost at night.

The monument to the men that died in the fight with Custer is being put in place on the battle-field. A soldier who had been there assisting in the work brought back a chastely relic of the fight which he gave to the judge. It was a portion of the upper jaw, with the teeth places, of a man who had fallen in that last hand-to-hand struggle when Custer and his few remaining men, surrounded and overpowered, died fighting. The monument rises where the "long-haired chief" was found by the troops of Miles' command, piled in the same heap with the horses and men that had died with him on that terrible July day.

More pleasant mementoes of his trip to the Yellowstone are brought back by the judge in the way of mineral specimens from that strange country. There are moss agates as large as a brick-bat, beautiful specimens of petrified wood; an agate with a black center that glistens like a frost of diamonds; agate and crystals of quartz blended together. The gem of the collection is a part of a fish, petrified. The sides are covered with something like mica, that glows with all the colors of the rainbow.

Oregon's Oldest Pioneer.

Portland Oregonian. Andra Lashapelle, without doubt the oldest pioneer of Oregon, died at St. Vincent hospital, in this city, on the 11th inst. At the time of his death Lashapelle had resided sixty-four years in Oregon and forty years on the French Prairie. He was born in Montreal, Canada, Aug. 14, 1781. He left his home in Montreal in March, 1817, having hired to the Hudson Bay Company for a term of three years. He came to Oregon the same year, arriving at the point where Astoria now stands. The place was then known as "Fort George." Lashapelle was first put into a blacksmith shop a few days after his arrival and worked for two years very steadily. In 1819 he was ordered to go up with a boat to act as guide with six others, to bring up the express as far as the boat encampment (now called Big Bend) and wait until the voyagers could come from the other side of the Rocky Mountains, and take them down the Columbia to Fort George. That year he came down the highest freshet known to whites or Indians in Oregon. There were very few places where they could find a camping-ground. When they passed the prairie (where Vancouver now stands) there was ten feet of water all over the prairie. He reached Fort George safe and sound and remained there until 1824. That year Dr. John McLoughlin came as chief factor of the Hudson Bay Company and gave orders to remove all goods and movable property to the place called Vancouver. Lashapelle remained at that place until the year 1833.

That spring he crossed the Rocky Mountains and went as far as Hudson Bay, partly with the intention of going home to Canada; but he hired again, and came back to Vancouver the same year, and remained until 1836. His thoughts were still of home, and he again left with the intention of reaching his parental roof, this time without fail. But his hopes were not realized. He went up the Columbia for the second time, and remained several days, when word was sent by Dr. McLoughlin, the chief factor of the Hudson Bay Company, to hire Lashapelle and send him back. Lashapelle got better wages and went back to Vancouver, and remained there until the year 1841.

In the spring of that year Lashapelle was left at liberty to go where he pleased. So he came to the Willamette Valley and was married. He then settled down on a farm on

French Prairie, near St. Louis, Marion county, Ore., and remained on the same place for forty years.

The Spooendykes A-Fishing.

Brooklyn Eagle. "Say, my dear," said Mr. Spooendyke, with a social sort of a grin, "how would you like to go fishing?" "Wouldn't that be perfectly lovely?" squeaked Mrs. Spooendyke. "I never was fishing in my life, and I always wanted to try it. Where can we go?" "Well, there are lots of places around Brooklyn. Last summer I saw boys catch a good many fish off the dock at the foot of State street. We might go there," conceded Mrs. Spooendyke. "Perhaps we can catch some sardines. I'll bet a spool of thread I get the first shad!" and in her glee Mrs. Spooendyke waltzed across the room and back again.

Mr. Spooendyke smiled pleasantly upon his wife and started out into the yard to get some worms, while Mrs. Spooendyke begged herself up for the pending excursion.

"Got any fish-sacks?" she asked, as Mr. Spooendyke returned, rather weary from his exercise.

"I've got some fishing-rods, if that's what you mean," replied Mr. Spooendyke, "but I could only find four worms."

"Can't we break 'em in two?" inquired Mrs. Spooendyke, anxiously.

"Could if we had a buzz-saw," grunted Mr. Spooendyke. "Come along if you're coming," and thoroughly equipped for the expedition, Mrs. Spooendyke set out for the State street pier.

"How long before they bite?" asked Mrs. Spooendyke, hoisting her hook out of the water, and examining the point of a worm her husband had impaled thereon.

"They'll probably bite at that as soon as they can borrow a step-ladder," retorted Mr. Spooendyke, eyeing the dangling hook. "If you calculate to get any fish, you'd better let that thing down in the water."

"Oh!" said Mrs. Spooendyke, dropping the hook. "Do you think I could catch a gold-fish?" she inquired, after a pause.

"Hi! hold on!" There, I lost him!" ejaculated Mr. Spooendyke, firing his hook toward the Heights.

"So did I!" chimed Mrs. Spooendyke, as she fell over backward and shot her sinner in Mr. Spooendyke's ear. "I declare we both lost him!"

"What ye doing?" demanded Mr. Spooendyke. "What did you lose? When I'm pulling in fish, you just sit still, will ye? Think my head's a fish-pot? Drop it, I tell ye! drop it in water. There! Now sit still and fish. Another time I'm pulling in a Spanish mackerel, you let them alone. You made me lose that fish."

"You ought to have caught him," said Mrs. Spooendyke, soothingly; "you fished splendidly for him."

"I understand the business," rejoined Mr. Spooendyke, somewhat mollified. "You see he didn't even get the bait, big as he was."

"I'm glad of that because we've only got three worms left. How I'd like to catch an oyster! Do you know I—"

"Hi! Sh-h-h! Quiet now! I've got him! See me play him! Now, I'll fetch him!" and Mr. Spooendyke reeled in until he landed an old boot.

"I didn't know that fish had buttons on, like a chestnut," said Mrs. Spooendyke, quivering with excitement. "Crack him, and let's see what he is." "Crack your grandmother!" snorted Mr. Spooendyke, shoving the boot up the pier. "He wasn't good to eat, anyway. I'll get something else."

"What's the matter with my stick? Let go, you nasty thing! Here is another one! Quick!"

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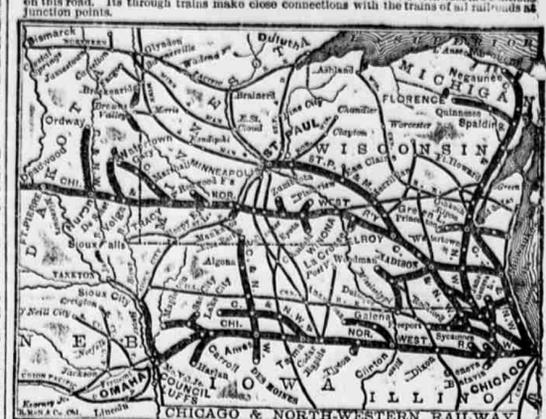
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